

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Bennie L Kinsey  
Victoria D Brown  
Debtor(s)

Case No. 07 B 11185

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2007.
- 2) The plan was confirmed on 08/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/23/2012.
- 5) The case was Completed on 09/24/2012.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$39,272.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$60,011.00
Less amount refunded to debtor	\$10.99

**NET RECEIPTS:** **\$60,000.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,411.07
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,411.07**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finance	Secured	8,373.50	4,780.00	6,576.75	6,576.75	1,030.43
American General Finance	Secured	6,622.00	3,229.50	4,925.75	4,925.75	0.00
Asset Acceptance	Unsecured	NA	282.55	282.55	98.90	0.00
CCO Mortgage/RBS Citizens	Secured	192,067.00	2,161.64	3,080.82	3,080.82	0.00
CCO Mortgage/RBS Citizens	Secured	192,067.00	187,764.40	0.00	0.00	0.00
Charter One Bank	Unsecured	1,320.52	NA	NA	0.00	0.00
Chase	Unsecured	2,764.38	NA	NA	0.00	0.00
Chase Bank	Unsecured	3,774.32	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	338.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	NA	307.50	307.50	107.64	0.00
Chrysler Financial Services Americas LLC	Secured	24,114.00	24,113.04	24,113.52	24,113.52	5,915.86
Citgo Petroleum Corp	Unsecured	330.00	NA	NA	0.00	0.00
CitiFinancial	Secured	67,922.00	65,251.93	0.00	0.00	0.00
CitiFinancial	Secured	67,922.00	2,906.48	2,500.00	2,500.00	0.00
CitiFinancial	Unsecured	18,702.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	NA	11,573.37	11,573.37	4,051.14	0.00
ECast Settlement Corp	Unsecured	425.00	462.62	462.62	161.94	0.00
ECast Settlement Corp	Unsecured	777.00	857.28	857.28	300.08	0.00
ECast Settlement Corp	Unsecured	561.00	645.75	645.75	226.04	0.00
ECast Settlement Corp	Unsecured	2,583.00	2,741.15	2,741.15	959.51	0.00
Hubbard Sesmani	Priority	0.00	NA	NA	0.00	0.00
NW Collector	Unsecured	75.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	913.00	973.03	973.03	340.60	0.00
Portfolio Recovery Associates	Unsecured	571.00	571.24	571.24	199.96	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,580.82	\$5,580.82	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$35,616.02	\$35,616.02	\$6,946.29
<b>TOTAL SECURED:</b>	<b>\$41,196.84</b>	<b>\$41,196.84</b>	<b>\$6,946.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,414.49</b>	<b>\$6,445.81</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,411.07</u>	
Disbursements to Creditors	<u>\$54,588.94</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$60,000.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2012

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.